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including prices which are concealed from said customer;

if no goods or services are to be sold to said customer after said querying, transmitting a rejection of said first conditional purchase offer to said customer; and
taking an action to deter
~~deterring~~ said customer from submitting a second conditional purchase offer for said goods or services.

130. The method of claim 129 wherein ~~said deterring comprises preventing said customer from submitting said second conditional purchase offer.~~

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131. The method of claim 129 wherein ~~said deterring~~ *action* comprises rejecting said second conditional purchase offer.

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132. The method of claim 129 further comprising:
receiving an express authorization to charge said credit card account to pay for said goods or services.

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133. The method of claim 132 wherein said express authorization is received from a credit card issuer.

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134. The method of claim 129 wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

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135. The method of claim 129 wherein said database is stored in a computer reservation

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system.

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136. A system for processing the sale of goods or services, comprising:

- a memory device storing a program;
- a processor in communication with said memory;
- said processor operative with said program to:
 - receive a first conditional purchase offer from a customer for the purchase of said goods or services, wherein said first conditional purchase offer is a binding offer including a customer-defined price;
 - receive a payment identifier specifying a credit card account for use in providing payment for said goods or services;
 - after receiving said first conditional purchase offer and said payment identifier, query a database of seller-defined rules provided by a plurality of sellers to determine if said goods or services are to be sold to said customer for said customer-defined price, said seller-defined rules including prices which are concealed from said customer;
 - if no goods or services are to be sold to said customer after said querying, transmit a rejection of said first conditional purchase offer to said customer; and
 - take an action to*
deter said customer from submitting a second conditional purchase offer for said goods or services.

137. The system of claim 136 wherein said processor is operative to deter said customer from submitting said second conditional purchase offer by preventing said customer from submitting said second conditional purchase offer.

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138. The system of claim 136 wherein ~~processor is operative to deter said customer from~~ ^{said action is to reject} submitting said second conditional purchase offer by rejecting said second conditional purchase offer.

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139. The system of claim 136 wherein said processor is operative to:
receive an express authorization to charge said credit card account to pay for said goods or services.

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140. The system of claim 139 wherein said express authorization is received from a credit card issuer.

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141. The system of claim 136 wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

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142. The system of claim 136 wherein said database is stored in a computer reservation system.

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143. A computer system for processing the sale of goods or services, comprising:
means for receiving a first conditional purchase offer from a customer for the purchase of said goods or services, wherein said first conditional purchase offer is a binding offer including a customer-defined price;
means for receiving a payment identifier specifying a credit card account for use in providing payment for said goods or services;

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means for, after receiving said first conditional purchase offer and said payment identifier, querying a database of seller-defined rules provided by a plurality of sellers to determine if said goods or services are to be sold to said customer for said customer-defined price, said seller-defined rules including prices which are concealed from said customer; means for, if no goods or services are to be sold to said customer after said querying, transmitting a rejection of said first conditional purchase offer to said customer; and means for, *taking an action to deter* ~~detering~~ said customer from submitting said second conditional purchase offer for said goods or services.

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c b 144. An article of manufacture comprising:

a computer readable medium comprising instructions for:
receiving a first conditional purchase offer from a customer for the purchase of ~~said~~ goods or services, wherein said first conditional purchase offer is a binding offer including a customer-defined price;

receiving a payment identifier specifying a credit card account for use in providing payment for said goods or services;

after receiving said first conditional purchase offer and said payment identifier, querying a database of seller-defined rules provided by a plurality of sellers to determine if said goods or services are to be sold to said customer for said customer-defined price, said seller-defined rules including prices which are concealed from said customer;

if no goods or services are to be sold to said customer after said querying, transmitting a rejection of said first conditional purchase offer to said customer; and *goods or services.*
taking an action to deter
~~detering~~ said customer from submitting a second conditional purchase offer for said